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The Only Way Out

THE special session of the state legislature, certainly offers the J. C. Barnes sales tax with shelter value offset, the chance of a life time.

There is strong organized opposition to an unmodified sales tax. The state grange is opposed to it, so is organized labor. As the situation exists however, the only alternative to some form of sales tax is an increase in the property tax. Such an increase with tax delinquency now a critical problem, would be hazardous in the extreme. It might lead to a widespread tax strike, which in turn would threaten state bankruptcy.

If a deadlock should be reached on an unmodified sales tax,—which at this writing appears probable,—the Barnes plan then would represent a workable compromise.

And this much is certain, the final solution of Oregon's desperate financial problem, will have to represent a compromise.

This is no time for pride of opinion, or a spirit of intolerance to prevail. The issue is the welfare of this state, and its financial survival.

THE state grange and organized labor oppose a sales tax because it places too great a burden upon those of moderate means. They want the major burden placed upon incomes.

This is a perfectly sound stand under normal conditions. But present conditions are not normal. The truth is incomes have been deflated just as prices and wages have been deflated. The income tax, as a revenue producer has failed, because it has struck the snag of diminishing returns. You can't get blood from a turnip. With many incomes gone, and others steadily declining, with capital writing off losses every day, the income tax can't assume more of the tax load, than it already has assumed.

So the sales tax is the only hope for salvation, at the present time. This is the only revenue source that has not been tapped. If an unmodified sales tax CAN'T be passed, then as we see it, a modified sales tax MUST be.

"No Place Like Home"

IN 1929 the lumber men of Warren, Ohio, built a demonstration house and equipped it throughout for a cost of \$7,245. A citizen of the community bought it and moved in, making it a home.

Today the value of the house has shrunk to probably half of its original value and the man who bought it has taken a loss. It is still a beautiful home however. His family lives in it. No one can put him out in the cold. The home is his castle and even though its value, as measured by the gold standard, is down—its value as measured by every human standard is still up.

If this man had turned away from the desire to own a home and had put his money into the shares of the 14 leading American stocks on the day he bought his home back there on August 24, 1929, he could have purchased three shares each of these stocks—such stocks as U. S. Steel, Standard Oil, and a dozen others of the top notchers.

These stocks, costing him \$7,245 on the day he bought them in August 1929, would now be worth \$1,008—a shrinkage of 86 per cent.

Measured by business standards the man who bought the home wins.

As a matter of fact the man who owns a home always wins, even though taxes be high and the burdens of home ownership seem out of proportion. It is the man who owns a home who can live with the least worry in these days of unemployment because a few days work each month will hold his possessions together. The man who has no work and no home is the wanderer on the face of the earth.

The old boy who said "there's no place like home" knew what he was talking about!—Parsons (Kansas) Sun.

Communications

Doubts Home Loan Benefits. To the Editor: Referring to your Sunday editorial on home loan banks, I think quite a number of people in this valley would be interested to get an answer, let us say, to the following question:

1.—Has a man to mortgage of \$1000 on April 1, 1932. How has he to proceed to get this money through a federal home loan bank in order to repay the mortgage becoming due?

2.—No building and loan company can get a loan unless it charges an interest rate not exceeding the legal interest rate of the state which is 6 per cent in Oregon. This makes it impossible for any local building and loan companies to get any loan from the federal bank, unless they change their set-up, as the interest rate charged by the local companies is much higher and in some cases amounts to 15 per cent.

3.—The local building and loan companies, in order to get a loan in turn from the federal bank, must deposit as security for every \$1000, first class mortgages to the amount of \$1900. This means of course, that the local building and loan companies have to find practically one-half of the money they need and if they cannot find themselves and if they cannot find it now at a higher rate of interest, it is doubtful, if they will find it at a lower rate of interest.

4.—Finally, the federal home loan bank must sell bonds to the same amount as they advance to the building and loan companies, in order to make the loan.

Perhaps someone can give the answer to above questions. It seems to me we are moving in a circle. If somebody has the money to loan, he can just as well put it directly at disposal of a building and loan company and get a higher rate of interest and will have practically the same security as he has when buying the bonds, even if these bonds would be federal government bonds, which I understand, they are not.

In the final analysis no loan is made by the federal government, but simply only by individuals.

And behind all government bonds

is as security the joint properties of all citizens.

We issue simply some more bonds against total of amounts paid to it, federal home loan bank bonds and divide our very extensive government bonds some more, thus reducing their intrinsic value.

I understand Senator Borah is already working on a repeal of the federal home loan bank act.

GEO. SCHUMACHER, Medford, Dec. 12.

Ed Note: Our correspondent is in error regarding the legal MAXIMUM rate of interest in Oregon. It is not 6 per cent, but 10 per cent.

However, the entire home loan act is designed to help the home owner and to render an exorbitant interest charge impossible. Sec. 6 of the act reads, in part, as follows:

"No institution shall be admitted or retained in membership if the combined total of amounts paid to it for interest, commission, bonus, discount premium and other similar charges—creates an actual net cost to the home owner in excess of the maximum legal rate, or in case there is no legal rate, in excess of 8 per cent in the state where such property is located."

While nothing definite can be known until the state enabling act is passed, local authorities declare it probable that the home owner will be guaranteed a maximum interest charge in Oregon of approximately 8 per cent. As a further protection to the home owner, where local associations or savings banks do not allow a reasonable interest charge, individuals are urged by the act to form an association of their own. As before stated, it is up to the legislature to frame a law that will not only allow the home owners of Oregon to take advantage of this federal home loan act, but to do so at the lowest rate of interest consistent with financial conditions prevailing in this state at the present time.

Special Dance At Eagles Dance

"All American Girl" will be the title of the dance novelty to be presented by Miss Ruth Marie Luy's school as a special feature at the Eagles' benefit dance Wednesday evening at Dransfield dance hall, according to announcement this noon by Jack Hueston, chairman of the committee in charge. The number is to be presented about 9:45 o'clock, he stated.

Personal Health Service

By William Brady, M. D. Signed letters pertaining to personal health and hygiene, not to disease diagnosis or treatment, will be answered by Dr. Brady if a stamped, self-addressed envelope is enclosed. Letters should be brief and written in ink. Owing to the large number of letters received only a few can be answered here. No reply can be made to queries not conforming to instructions. Address Dr. William Brady in care of The Mail Tribune.

PARENT VERSUS CHILD

Day dreaming is all wrong when it becomes a constant or habitual state, but occasional lapses into this twilight zone of half-consciousness are quite harmless and indeed are sometimes fruitful, inasmuch as the day-dreamer comes out of it with a brand new idea. We should think of one day-dreaming as having gone fishing, and let us hope he will have good luck.

Many a scientist, inventor, author, statesman or other great person, has stumbled upon the solution he has long sought, in this twilight zone of semi-consciousness between sleep and waking. It doesn't matter whether you do your fishing at dawn or in the middle of the day, though perhaps more skill or experience is required to land your catch at midday.

Boys and girls at the age of puberty—12 to 18—are apt to do too much day-dreaming. For two reasons. First, the physiological torpor, hebetude or languor of this epoch of rapid growth and great glandular development—these young persons perhaps more than any others, need a lot of rest to help them, and I am happy to send full instructions for this to any correspondent who asks for instructions and incloses a 3-cent stamped envelope bearing his or her address. Second, and I hope this catches the eye of every parent, uncle, aunt, grandparent, brother, sister, teacher, nurse or kindly boss of such a mooping young lad or lass, at this age we are apt to be introspective, self-conscious, self-accusatory; we begin to be conscious of the sex-urge in life, and naturally curious, but unfortunately we can't turn to our parents for the sympathy, counsel and confidence we need, so we just wonder, imagine things, develop horribly depressing convictions of guilt which, if we only knew, really have little or no foundation.

Come, come, let us be fair and frank. In the great majority of letters I have had from boys and girls who seek only the truth about these hidden and forbidden things, only the knowledge to which they are entitled, parents come in for some well merited and bitter condemnation.

Now I speak not alone from a comfortable theoretical point of view but from experience in such day-dreaming as a boy and also experience as an ordinary father. As a parent my mind is that my boys were all girls. I think if a man is still living with his wife when his daughters, if any, come along to the age of

six, ten, twelve, fifteen, eighteen, he may ease himself over a tough job by putting the buck on their mother. But if he is afflicted, let us say just for a change, with any sons, then it is strictly up to him to see to it that his little boys get the right kind of instruction, and if he himself doesn't feel capable or fit to teach his son the least he can do is to deputize some one who is qualified, both by wisdom and by character, to do it for or with him. At the age of five, mother should begin teaching daughter, and father should begin teaching son, the truth, and no myths or vicious fairy tales.

Here I extend a cordial invitation to any boy of any age to write to me for any information, instruction or advice he thinks he should have. I promise him absolute secrecy and the sympathy and square shooting I believe every boy needs. Of course I'll be happy to give this confidential service to girls, too, if their mothers or other guardians say so.

QUESTIONS AND ANSWERS

Runk in the Laundry. I have always believed that clothes washed and dried in the air and sun and ironed are as sanitary as clothes washed in the public laundry. But according to this statement my belief is not warranted.—Mrs. A. R. Answer—Personally I'd prefer to take my clothes with me to the public laundry or in the home laundry. It is an additional disinfecting, ironing, of course, kills any germs there may be on the clothes.

Grape Juice. I made some grape juice, which tastes all right but whenever I take any quantity of it I seem to get sick.—E. P. Answer—If the grape juice has not fermented it should be a wholesome, healthful beverage. If it has fermented you had better beware of it. Cod Liver Oil. Large bottle of cod liver oil for less than half the price we have to pay at our druggist's. According to the label it is tested for vitamin content. Is it all right to use?—Mrs. H. A. Answer—If any manufacturer's name appears on the label it is probably all right, provided the manufacturer is of known repute. Now and again we hear faint rumors of an ordinary fish oil having been found satisfactory as a substitute for the too expensive cod liver oil. (Copyright, John P. Dille Co.)

Flight 'o Time

(Medford and Jackson County History from the Files of The Mail Tribune of 20 and 10 Year Ago.)

TEN YEARS AGO TODAY December 12, 1922. (It was Tuesday.) Medford football fans guarantee Scott high school of Toledo, O., \$1500 for post-season game here. "Shy" Huntington of the U. of O. will coach home team until Coach Ed Durand recovers from appendicitis operation.

John Wanamaker, merchant prince, dies at age of 84. His life was insured for \$3,000,000.

Medford mildest spot in state, as Portland shivers, Salem freezes, and Eugene chills.

Supreme court rules that James (Shine) Edwards must serve jail term on rum charge conviction.

County Democrats "regretted" because Governor-elect Pierce names Republicans for tax plans.

Night hunter on desert stops shot, when another hunter shoots him for a duck. As the shooter was considerable distance from the target, the only effect was to "tickle" the victim.

TWENTY YEARS AGO TODAY December 12, 1912. (It was Thursday.) City election set for January 14.

Bud Anderson, "pride of Medford," goes for coyote hunt in Antelope country.

Citizens of state protest contemplated hanging of five convicted murderers at Salem prison tomorrow.

Pouring of cement on Bear creek bridge starts. Legal move hinted to stop move as "illegal and against the will of the people."

Only 10 per cent of county taxes delinquent.

Higher prices prevail for local fruit in London.

There are 576 autos in Jackson county, distributed as follows: Ashland 115, Brownboro 2, Butte Falls 1, Central Point 38, Eagle Point 5, Gold Hill 6, Jacksonville 17, Lake Creek 1, Medford 290, Phoenix 7, Prineville 1, Rogue River 4, Talent 12, Toledo 1, Trail 2, Weeden 3.

Jenkins' Comment

(Continued from Page One) BY SPENDING a little less than you earn, you will be improving your own condition and making life pleasant and more secure for yourself and your dependents. At the same time, by means of your savings, you will be helping to accumulate the new capital that will be necessary for the expansion of industry in the period of better business that will follow the ending of the depression.

ASHLAND JANITOR IS BURNED BY OIL

Earl Hankins of Bend, a student at the Southern Oregon Normal school at Ashland, sustained a badly burned right hand and arm yesterday, when dripping oil in the furnace he was tending, exploded, throwing a small chest of flames over the student. Hankins is employed as an assistant janitor. A leaky pipe in the furnace caused the oil to drip, and when the furnace door was opened, the resultant draft caused it to explode. It was a peculiar mishap. There was no damage. Two fires were reported in Ashland yesterday—due to citizens building hot fires, as a biting wind blew. The damage was slight.

A fire fire occurred in the house occupied by the Charles F. Talent family in Ashland. The Talent home, between Talent and Ashland, was totally destroyed by fire a week ago. Another fire, believed to have been caused by sparks from an overheated stove, caused \$125 damage to the roof of the Lem Long home in Ashland.

MR. X COUPON

To Mr. X of The Mail Tribune: I hereby apply for your services. The job I have for you is _____ and should require _____ hours. This service to be performed free. Phone No. _____ Address _____

OREGON SENATOR BEST G. O. P. BET IN REALIGNMENT

McNary Forging Steadily Ahead in Past Few Years, Now to Fore As Old Guard Pillars Are Voted Out

By HERBERT PLUMMER. WASHINGTON—With the passing from the senate of those four mighty pillars of the old guard Republicans—Smoot of Utah, Watson of Indiana, Moses of New Hampshire and Jones of Washington—Charles L. McNary of Oregon looks more and more to many observers like the G. O. P.'s best bet. The dapper, blond senator from Oregon has been forging quietly, steadily ahead during the past few years. Jim Watson, the Republican leader, has left much of the detail of running the Republican organization in the senate to him.

As assistant floor leader, McNary has built up a reputation as one of the few senators who can really tell what the senate thinks. And his ability to guess what his colleagues will do on a showdown is uncanny. Unless all signs fall, he probably will be the man called on to hold intact the battered lines of his party in the forthcoming new senate.

He's Independent. Independent in thought, sometimes to the point of going along with his progressive colleagues, he seldom goes all the way. He is known on both sides of the aisles as a man who utilizes a lot of common sense as he goes about his job. You can consult with Charlie McNary, they say, but you can't command him.

Tall, slender and soft-spoken, he rarely gets ruffled on the senate floor. His face takes on a pink glow when he gets animated or engaged in heated debate. But he has the knack of saying a few biting words to a colleague without angering him or making a particularly obstinate senator feel uncomfortable.

He is popular on both sides of the aisle, largely because he is accommodating. Doesn't Get Panicky. McNary seems to always know what is going on around the senate. Others may get panicky, rush to the white house or confer anxiously in the cloakroom, but not McNary. And after everything has become quiet it generally develops that he knew about it all the time and had better judgment about what to do than some of the so-called "big shots."

He may not be promoted to Jim Watson's place as leader of his party in the senate in the third congress, but there can be no doubt that he will have a lot to say about Republican policies pursued in that branch.

LADIES ARE HEARD IN OPPOSITION TO DRY LAW REPEAL

(Continued from Page One) "The 18th amendment is essential to the control of interstate liquor traffic which always defies every state law. "Since both parties stand virtually for the repeal of the 18th amendment, some facts are significant to us as church women. "Women form one-half of the electors. Eleven millions voted in the 1928 for President Hoover on a dry platform. "Women want clean government. "Women want no repeal of the 18th amendment, except through the usual method prescribed in the constitution. When congress has recommended the same by a two-thirds majority vote and three-fourths of the legislatures have ratified this action, we will know the people want repeal."

ROME, Dec. 12.—(AP)—A three-week-old mystery involving three autoaccas containing the dismembered body of a woman was solved today with the confession, police said, of Cesare Servitelli, 447. The body was said by authorities to have been identified as that of Paulina Conetti, his sweetheart. Servitelli, police alleged, kicked the woman to death during a quarrel.

WASHINGTON, Dec. 12.—(AP)—John Lord O'Brian of Buffalo, N. Y., resigned today as assistant to the attorney-general in charge of anti-trust matters. O'Brian said he wished to return to private practice.

FLORENCE—Crew of surveyors under E. E. Umphlett started work today on a committee for Stuzlaw bridge and its approaches.

NEWPORT—New ditto machine purchased for high school principal's office.

GARIBALDI—Houser Construction Co. making rapid progress on completion of contract to restore north jetty at entrance to Tillamook bay.

Whipple Saxophone Studio. Phone 1133.

Father At 81



Here are Mr. and Mrs. Charles Andrews of Great Bend, Kas., and baby son, Charles Isaac Andrews, who recently celebrated his first birthday. Andrews is 81 and his wife 28. (Associated Press Photo)

LUMBER ACTIVITY RETURNING LARGE SUM IS REVEALED

The importance of operation of the Owen-Oregon Sales company to the progress of the Rogue River valley was shown today noon in an address made by Bernard Nutting of the Owen-Oregon company at the luncheon of the Kiwanis club at the Hotel Medford.

Since operation of the company started under the new program launched last June, over eight million feet of logs will have been cut when those now in the pond have been cared for, Mr. Nutting stated. This will represent nine million feet of lumber and out of every 1000 feet of lumber cut 80 per cent of the money realized goes into local labor. Out of every dollar made by the company during this summer's operation, 80 cents has gone to the workers. With an outlay of \$81,000 this summer, then, he added, over \$70,000 has been turned back into local labor. Ten per cent of the total was spent in supplies, leaving approximately \$71,000 to the workers.

For the successful operation of the lumber company under this plan, Mr. Nutting said, great credit is due to James H. Owen, who has been an untiring worker and who insists upon continuing operation of the lumber company, which would otherwise have been shut down, throwing southern Oregon out of an important payroll. The men are now working on their fourth unit, he stated, and are carrying on an extensive publicity program to promote sales of the local product.

The relief fund operated at the company was also described by Mr. Nutting as a very successful one. The men are asked at frequent intervals to work overtime without pay, and the money realized from their labor is placed in a relief fund, used to care for employes in time of illness.

Mr. Nutting was introduced at today's meeting by Max Pierce, program chairman.

Rev. Alexander G. Bennett gave a short report of the divisional council held here last Monday, and urged Medford to become a more active club to maintain its established reputation, which is steadily slipping because of poor attendance.

Announcement of Greater Medford club benefit party to be held in the city hall club rooms Friday evening of this week was made by Kiwanis President Olen Arnsperger. Money realized from the party will be donated to the Lions' relief kitchen.

C. T. Baker announced that a Forum luncheon will be held at the Hotel Medford Wednesday of this week with Dr. Chas. A. Sweet of Oakland, Cal., child dentistry specialist, as speaker.

President Arnsperger appointed John C. Mann and Reverend Bennett to act as a committee to outline the program for installation of the new Kiwanis officers.

DECEMBER