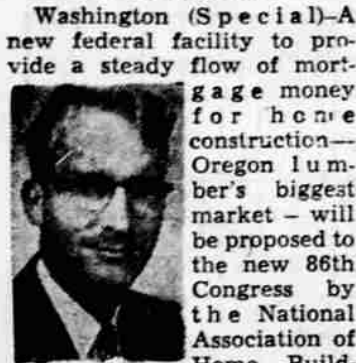


New Federal Facility Would Provide More Mortgage Money

By A. ROBERT SMITH
Mail Tribune Washington Correspondent



Washington (Special)—A new federal facility to provide a steady flow of mortgage money for home construction—Oregon's biggest market—will be proposed to the new 86th Congress by the National Association of Home Builders.

The idea is to establish a Central Mortgage Bank Facility. This agency would buy up mortgages from commercial lending institutions, thereby putting more money into the mortgage market when credit would ordinarily be tight.

Lumber industry economists are expecting a tightening money situation to slow down lumber demands during the early part of 1959. They are counting on Congress to loosen the money situation by passing new housing legisla-

tion or appropriating more money for existing housing agencies.

Major Recommendation
The Central Bank was the home builder's legislative policy committee which met here in November.

"It reflected the deep concern of home builders over the need for stabilizing the mortgage market and facilitating investment in home mortgages. The fact that money is again becoming increasingly more difficult for home builders to obtain on reasonable terms lent a note of urgency to the committee's deliberations," the Association reported.

One power which the Central Bank would have, as the Association sees it, would be to adjust rates on FHA and GI home loans. Congress now retains the power to increase the GI rate, but the administration can change the FHA rate.

The new bank would assume the functions now performed by the Federal National Mortgage Association, which currently buys up mortgages but has limited funds with which to do it.

Would Sell Bonds
The Central Bank would have more money because it could sell bonds and long-term debentures. Through this means, the designers of this agency believe it could tap the vast funds accumulated in pension programs of private corporations.

The Home Builders said the Central Bank should have the power to buy mortgages, which at the outset would be

Meyer Comments On Efficiency Of Fire Drills

Central Point — Charles A. Meyer, principal of the Central Point elementary and the junior high school, commented today on the efficiency of the school fire drills.

At the beginning of the school term, the Central Point City Fire Chief, Don Turner, assisted in working out the most efficient fire precautions to be achieved at the school, and instruction and fire drills were given repeatedly until operations are running smoothly.

Drills continued until the building could be cleared in 43 seconds. The building has been cleared in 42 seconds, Meyer said. Regular fire drills are held once a month.

The fire chief has said that fire precautions and drill operations are highly satisfactory with the facilities available.

The old brick elementary school building, which was built in 1908, is the building which causes the most concern, officials said. The boiler room, however, is attached to the building with a brick wall between it and the school itself.

Meyer reported that there have been several complaints recently of children lighting matches on buses and at the school. Meyer asked for the cooperation of the parents on this matter. Children should not have matches with them at school or going to or from school.

"Yes, We have no Bananas" was the hit song of 1923.

The Family Council

Editor's note: The Family Council consists of a Judge, a psychiatrist, three clergymen, a newspaper editor, a women's editor and two writers. Each article is a summary of an actual report. The Family Council does not give advice; it merely reports on problems that have been dealt with by responsible agencies and counselors.

Joseph K. — I am 17 and have been going steady with a girl a year younger for the past several months. We are really in love, but we realize that we won't be ready for marriage for three or four years.

I think I'm being fair and reasonable. My parents ought to respect my maturity, but they try to make a fool out of me. They raise a rumpus every time I get on the telephone. Dad laughs at my girl because she wears braces on her teeth. My kid sister drew a smudge on my girl's picture and my parents just laughed. They encourage her to act up every time I go out.

Things have gotten so bad that I'm completely disgusted with my family and I hate going home. Weren't they ever in love when they were young?

Mrs. F. K. — Joe has been simply impossible during the past few months. He flares up at the least word that is said to him and has talked back to me and his father. He smacks his kid sister — something he never did before.

The worst of it has been the telephone conversations. He ties up the telephone for the hour, cooing little nothings to his girl. None of us gets a chance at the telephone unless he is out on a date.

We realize that Joe is a high school senior already, but in many ways he is very young for his age and this puppy love is just ridiculous. Joe is so irresponsible that he would never get to school on time if I didn't keep after him every minute, handing him his clothes and books.

The Council: The F.K.'s are confusing too many issues and are not giving Joe an even chance to show emotionally and to develop a normal adult sense of responsibility.

Joe has a right to get respect for his very natural feelings. It is unfair to tease him for these feelings and use them as a springboard to

needle him for other things. Instinctively Joe realizes that he has a right to his personal feelings, but he is forced to fight for them in a childish way — such as monopolizing the telephone.

The F.K.'s have every right to complain about the telephone issue and to insist upon limited telephone privileges for him, but it should be made clear that this has nothing to do with his romance. They should let him know that he cannot walk all over their rights just because he happens to be wrapped up in some strong feelings of his own. If they show respect for him they will be on much sounder ground when they demand respect and a sense of responsibility from him.

Teasing adolescents about their puppy love is not a trivial matter. Parents can inflict some pretty deep scars this way. Even worse, they often

force the adolescent to lock himself up in a shell. He will not come to his parents with his problems and they will not be able to have any influence on him if serious difficulties arise. A great deal of bitterness in parent-child relations has often taken root in teasing about puppy love. (Copyright 1958, General Features Corp.)

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