Excessive Installment Buying Biggest Payment Failure Cause

New York (UPI)—If you find yourself falling behind in mortgage payments, chances are you have done some excessive purchasing under installment plans.

Homeowners who are paying on time for automobiles, TV sets, carpets, furniture, power mowers, freezers and food plans, and clothes dryers, are prone to fall behind in their mortgage payments, according to a leading mortgage servicing organization.

Community Funding Corp., New York, notes that the veterans administration is highly aware of this problem, mentioning it in a pamphlet, "Pointers for the Veteran Homeowner."

The company has found that its unique program of education and personal contact in keeping homeowners up-to-date on their financial commitments pays off with an extremely low loan delinquency rate.

Big Problem Found

Last year 1.17 per cent of the mortgages serviced by Community Funding were delinquent in payment, while the national delinquency rate for VA loans was 2.16 per cent, FHA loans 1.60 per cent, and conventional loans 1.13 per cent.

Community Funding services two of the largest suburban communities in the United States — Levittown, N.Y., and Levittown, Pa. Since most Levittowners are homeowners for the first time, the company has found a big problem to be their lack of awareness of mortgage obligations.

The firm's first step in dealing with a new homeowner is to send him an explanatory letter dealing with his new obligations. It breaks down the monthly payment so the homeowner can see exactly where his money goes; it explains that these payments are for the previous month and if not received by the first of the month are considered delinquent.

Unusual Contact Plan

Vice President Howard Fisher notes that the company has instituted an unusual personal contact plan to help cut down payment delinquency and aid homeowners in difficulty.

The firm's "homeowner representatives" visit some 700 homeowners a month, counseling them on all financial problems relating to house ownership. They work very closely with those who have fallen behind in their payments, and in many cases help to draw up a realistic family budget so that the payments can be brought up to date.

Fisher points out that lateness on mortgage payments of 16 days or more is expensive to the homeowner since a late penalty is charged on the entire installment.

In cases where illness or death causes mortgage delinquency, Fisher says special allowances usually are made and the homeowner is carried by the company for a reasonable length of time.

Help Avoided

The "homeowner representatives" also strive to prevent payment delinquency before it actually occurs. Fisher said that before last year's long steel strike the representatives visited homeowners at Levittown, Pa., who were employed in nearby steel plants, and helped work out a mortgage payment schedule with them. Few payments were missed although hundreds of these residents were out of work.

Community Funding services mortgages valued at $113 million for many savings banks, and charges a fee which is a percentage of mortgage payments collected.

NO WOMEN PRIESTS

Vatican City — (UPI) — The Vatican City magazine Osservatore Della Domenica said Wednesday women never will be able to become priests or bishops in the Roman Catholic church. The unofficial magazine said the recent consecration of three women priests in the Swedish nation church was disapproved by other Protestant churches and the Roman Catholic church.

RECORDS MOVED—Bound records of congressmen's expense accounts are moved from the Fund Room, in the disbursing office at the Capitol, to the committee on House administration. Rep. Omar Burleson (D-Tex.), committee chairman, proposed that junketing congressmen be required to account publicly for their government-paid expenses so taxpayers can be sure their money doesn't go for whiskey, night clubbing and other high living. (UPI Telephoto)

Small Worlds Around Us

By Lynn M. Watkins

'Two-Forty On A Hen Trot'

If a sudden clap of thunder frightened the cows or horses in the back pasture, they "high-tailed" for home, or if the farm cat was scared she "flew the cathole," or she "ran like sixty" or went "lickety-split." Whichever expression was used, most folks knew exactly what was meant.

They all described an animal going somewhere in a hurry. Others, probably just as meaningful, said "he ran like a scared cat." All adequately describe swift motion. But there was at least one, much-used in some sections of rural America, that seemingly has little true meaning—"Two-forty on a hen-trot."

This, like the others, probably implied a chicken in a big rush, although it's hard to imagine a hen jogging along in a trot. Hens run, of course, even half fly and half run, but trotting seems like an intermediate pace that was never practiced or even attempted by a hen. We have all seen a horse trot. It is like second gear in an automobile—an action of a four-footed animal where one front foot and the opposite hind foot are lifted at the same time. This gait is standard with all quadruped animals.

Contrary to the established formula, a boy can trot, although like the hen, he is a biped. He can shift gears from a walk to a trot, or by shifting again, into a full run. But of course it is physically impossible for a two-footed biped to lift one front foot and the opposite rear foot at one and the same time.

Bipeds, aside from hens, accomplish the trot by a jogging gait. But the poor hen, in spite of the old expression, has never been known to "go into a trot."

No one ever saw a hen even jogging. She walks or runs, becomes frantic at times, and goes into a leg-beating, wing-flapping flurry. But she seems incapable of trotting. Even if we could get her to trot, it still wouldn't explain what the old expression meant about the "two-forty" business.

Four Forward Speeds

Using the automobile terms of comparison, we could truthfully say a horse has four speeds forward: walk, trot, run and gallop, but only one reverse. The trot is the second gear gait that the hen has never acquired.

It would be interesting to have known the uninformed individual who coined such a ridiculous expression in the first place. Neither could the hen ever "jog along." Maybe it was the same person who later modified the expression, "two-forty on a hen-trot," or added to it by saying the hen or the boy or the horse was "going lickety-split."

Of course, no one would expect a hen to "high tail for the barn" or "fly the cathole," but she could "run like a scared rabbit" or "go like sixty," which probably must all be equivalent to going "two-forty on a hen-trot."

(Released by The Register and Tribune Syndicate, 1960)

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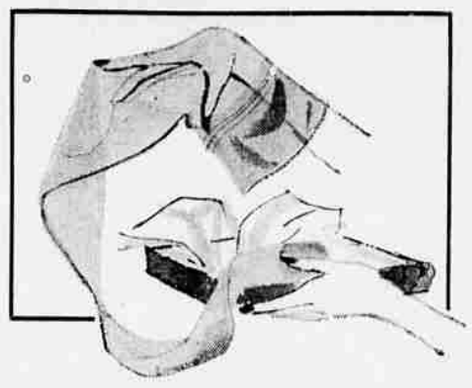

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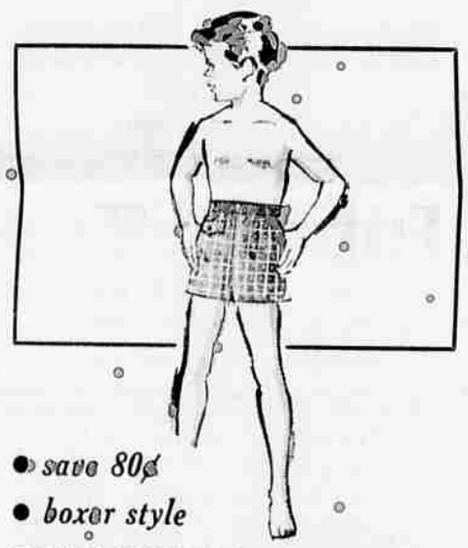

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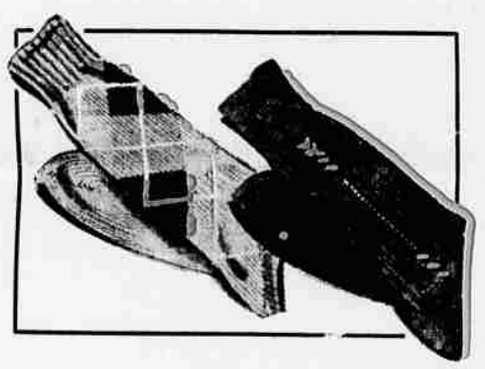

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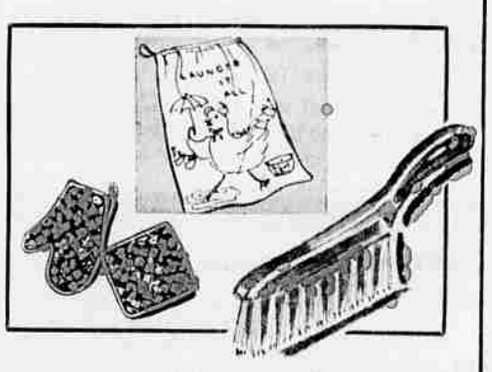

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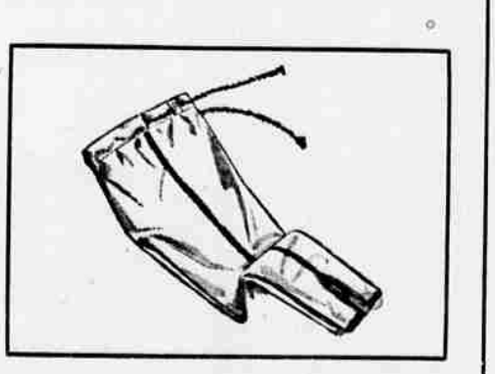

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