

# East-West Probe Provides Quiet Basis For Formal Negotiation

By K. C. THALER  
United Press International  
London (AP)—The American-Soviet "probe" for a way to settle the Berlin deadlock now nearly a year old has set the pattern of a new East-West diplomacy.

A novel approach in post-war international relations, it has kept the two opposing power blocs in constant diplomatic contact, despite persistent cold war tensions and differences.

It has produced no concrete results to date and none are foreseeable in the immediate future. Yet both East and West are prepared to carry on with "probe" tactics. The tactics are simple: both parties talk to the cold war without talking just to find out whether there is something to talk about.

An experienced diplomat defined it this way: "It is a continuing process of a peace treaty with his Communist probe is a hypothetical exercise.

There are good reasons for this positive approach to the probe by Washington and Moscow.

For Soviet Premier Nikita Khrushchev, the probe has helped him get into a jam which he got himself into by committing himself to a peace treaty with his Communist

probing with the West on possible Berlin and overall German solutions.

The West feels, moreover, that the probe has made Russia understand allied determination to resist, even at the risk of war, any Communist venture to push the allies out of the divided city.

The overwhelming majority of NATO allies believe that the risk of an East-West clash is considerably lessened while talks are in progress with the Russians, even if these talks do not amount to outright negotiations and the establishment

of a basis of understanding. Then President John F. Kennedy entered into the play. He continued the talk with Gromyko, who in turn flew to London to exchange views with British Prime Minister Harold Macmillan.

The next phase saw the U. S. envoy in Moscow, Llewellyn Thompson, take over and continue the soundings on the spot, with Britain's envoy, Sir Frank Roberts, standing by.

It is a process of "thinking aloud" on possible solutions for the intricate and explosive Berlin problem and other cold war issues.

Suggestions mentioned in the process by the U. S. or Russia are not binding. Negotiations and the establishment

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# Salk Organizes New Center To Promote Study of Life Sciences

By United Press International  
Princeton, N.J. (AP)—Joseph E. Murray, Jr., director of the Princeton Institute for Biological Studies, has organized a new center to promote the study of life sciences.

The National Foundation-March of Dimes will sponsor a campaign across the nation this summer to build and equip the Salk Institute.

In 1966, a year after his polio vaccine, was declared safe and effective, Salk began to think about a "center for biological research" here.

Outstanding scientists in the fundamental disciplines would carry on their work in an atmosphere of intellectual independence, heightened by the presence of the fellow workers.

He developed the idea of assembling "more of several" in the fields of biology, genetics, biochemistry, physics and mathematics, along with "philosophers, historians of science and others concerned with humanitarian objectives."

"Discoveries in biology and medicine, as in other sciences, are not often made by accident or even by trial and error—they are achieved by deep and thoughtful search," Salk has said. "The way to solve the problems of disease is through understanding, cures and prevention come from knowledge and understanding."

"It is our expectation that the men and women at the institute will help further our understanding of the basic processes of life. In that way we should learn how the natural processes are altered by disease. As we understand more and more of the natural changes present in disease, we will have at our disposal knowledge upon which health is built."

"We prefer to think of life and health rather than disease and cure. The attitude

and the approach at the institute will be positive. The goal will be to contribute to help the man make the best of his life of life."

The site for the institute's three buildings, which will provide all the facilities needed for the "biomatrix" consists of 27 acres overlooking the Pacific just north of San Diego. Gift of the land, valued at \$1 million, was authorized by the electorate last year.

Triple Unit Construction  
The three units of the Salk Institute will house the laboratory, the meeting house, and the quarters for visiting

follows. The laboratories will be part of a two-story building that is to include studies and a technical library. The top floor is partly roofed by glass and is built without columns to permit maximum flexibility in laying out individual laboratories. Each laboratory will be provided with water, steam, air, vacuum and electricity.

The quarters for visiting fellows, which will accommodate some of the "biomatrix" staff, is to be a cluster of some 10 two-story units divided into study rooms. The third unit, the meeting house, designed as the intellectual, cultural and social heart of the Salk Institute. It will provide seminar rooms, a library for special collections dealing with the history of science, science, accommodations for temporary guests, an exhibition hall and a lecture hall.

Salk, who will be director of the institute, is a relatively young scientist of 47. He and his wife, the former Donna Lindsay, have three sons and now live in Pittsburgh.

Salk was born in New York City on October 20, 1914. He graduated from City College of New York and entered New York University College of Medicine when under 20. After graduation he went to the University of Michigan under a March of Dimes fellowship and joined the staff of Dr. Thomas Francis Jr., a leading virologist and epidemiologist.

In 1947 he went to the University of Pittsburgh as associate research professor of bacteriology. Two years later, working under a March of Dimes research grant, he began his work in polio. He has described the development of Salk vaccine with considerable modesty.

"I happened to be in the right place to catch a long forward pass."

## Your Money's Worth

By SYLVIA PORTER  
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HOW MUCH SHOULD YOU PAY DOWN FOR A HOUSE?  
By SYLVIA PORTER

Editor's note: This is the second in a series of three columns on home buying.

Let's say you're one of the millions of U.S. families in the market for a new or old home this summer. The peak of the home buying season in our country. Let's say too that you have found a home that is, according to the basic rules, in a price range you can afford, you have a saving device to use for a down payment, you know where you can get a mortgage. In short, you are aware of and are following the fundamental guides on home buying submitted in yesterday's column.

How much of your savings nestegg should you put down as an initial payment and why?

The two key dollars-and-cents rules are: (1) make the largest down payment you can reasonably afford—always remembering to leave enough in your nestegg to cover such extraordinary initial expenses as loan closing and moving cost and to give you a reserve for unexpected expenditures. (2) Pay off your loan in as reasonably short a period as you can. Here are the reasons for the two rules.

The more you pay down, the lower still will be your interest costs over the years—and if you buy on lowest of financing terms, mortgage interest charges can cost you almost as much as your house itself.

The more you pay down, the greater will be your equity (ownership) in your home, and thus the greater your security and protection should you be hit by an unanticipated financial emergency. The more you pay down, the smaller will be your monthly mortgage payments, permitting you still leaving to mull on other things or nothings and to rebuild your savings nestegg.

The more you pay down, the easier it will be for you to obtain a mortgage loan on interest terms most favorable to you.

Here's a table, prepared by the American Bankers Assn., which points home the above general rules. Assume you're buying a \$15,000 house and can get a mortgage for either a 20 or 25-year period at 6 per cent. If you:

Pay Down	20 Year	25 Year	20 Year	25 Year
\$2,000	\$13,000	\$93.13	\$82.76	\$9,351
3,000	12,000	85.97	77.22	8,119
4,000	11,000	78.80	70.87	7,102
5,000	10,000	71.64	64.43	6,329
6,000	9,000	64.48	57.99	5,697

These figures speak for themselves on how expensive "cheap" long-term mortgage loans are, but to make it even clearer, assume that Jack, Bill and Jim are each buying a \$15,000 house and each can get a mortgage at 6 per cent for up to the full price of the house.

Jack gets a 25-year loan, with no down payment at all, borrows the entire \$15,000. His monthly payment for principal and interest will be only \$96.64, but his interest bill over the quarter-century will come to \$13,949.55. He'll pay in interest almost as much as his house costs.

Bill makes a 5 per cent down payment—\$750—arranges to pay off the loan in 20 years. His monthly payment for principal and interest will be \$102.08, his total interest bill \$10,212.69. He'll pay a bit more per month, but his interest bill over his 13-year period will be thousands of dollars less than Jack's.

Jim puts down 13 per cent—\$1,950—and arranges to pay off in 15 years. His monthly payment will come to \$113.91, which is \$11.83 more than Bill's and \$17.27 more than Jack's, but his total interest bill over his 15-year period will be only \$6,923.35, or half of Jack's loan.

Today's economic background in general and housing background in particular about the message is to that neither sharply rising housing price level nor a sharply rising wage level will bail you out of mistakes.

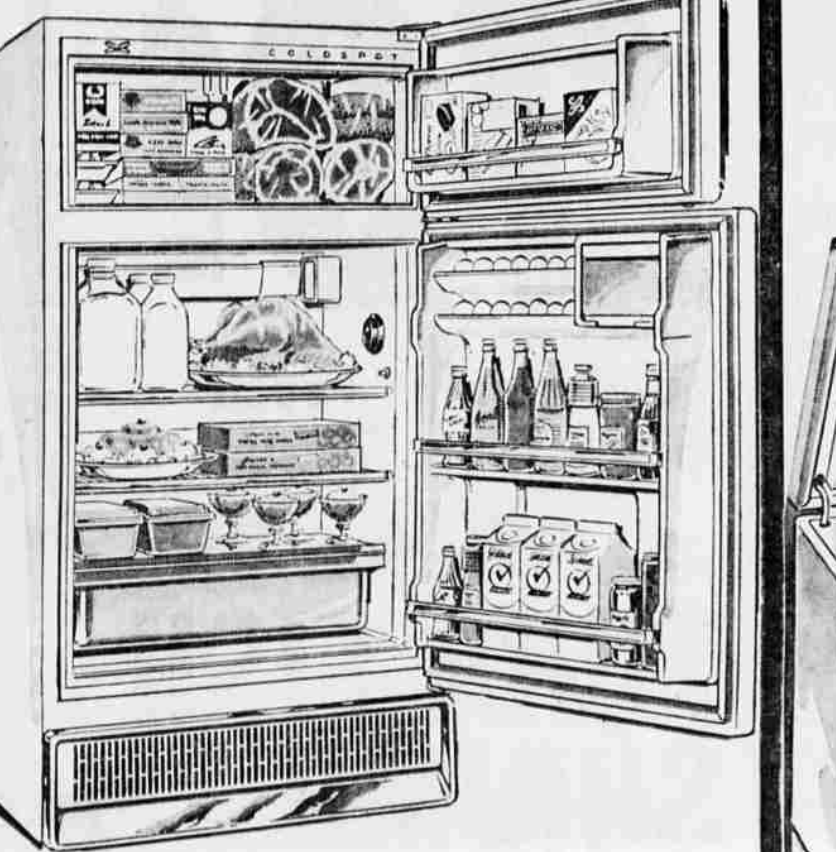
Let's put it bluntly. If you can't put down a reasonably sized initial payment for your house, the odds are you can't afford the house. Keep renting and building your nestegg until you can.

Next: If you're delinquent, fear foreclosure.

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# National Home Appliance Sale



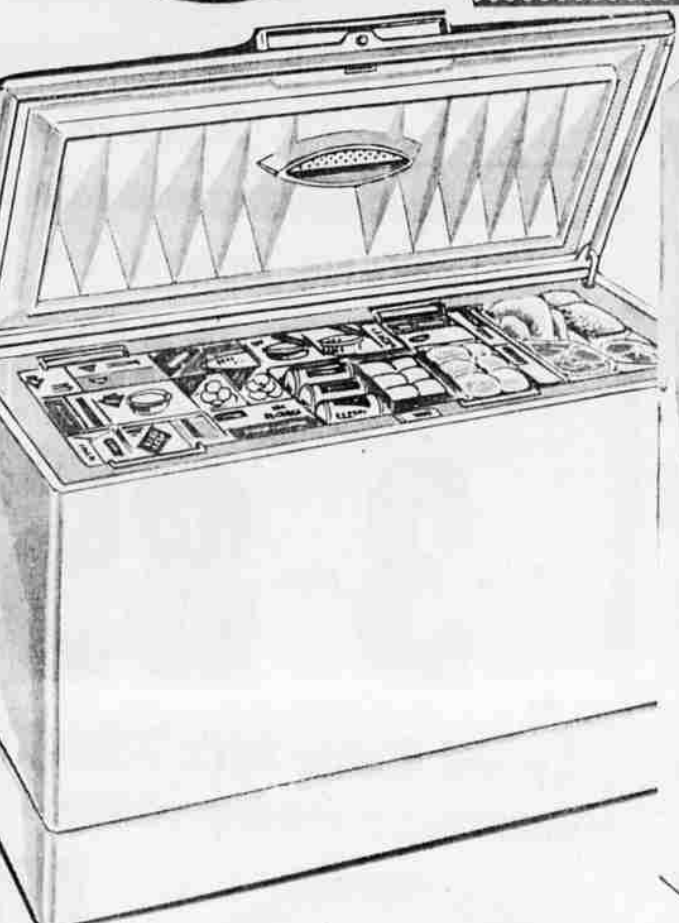
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- Magnetic doors . . . fits flush to side wall and cabinets.

**Refrigerator Prices From . . . \$169.88**



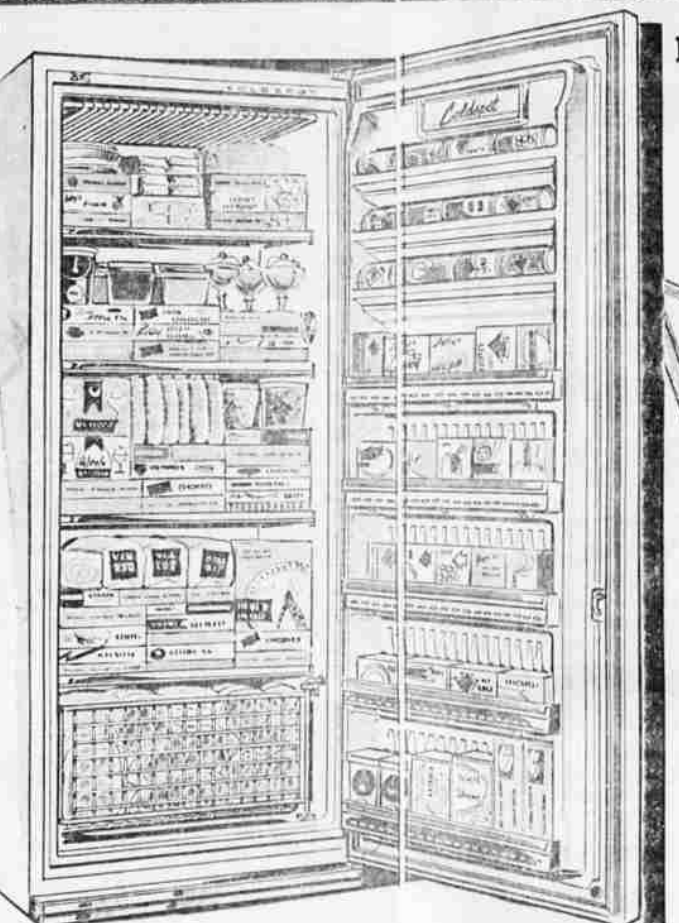
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17.1 CU. FT., REGULAR 269.95 STORES 598 LBS. OF FOOD

Porcelainized, not painted interior; won't rub off.

- Cold control; magnetic lid gasket seals the cold in.
- Two baskets and separate fast-freeze compartment.
- Interior light; built-in lock protects stored food.



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16.8 CU. FT., REGULAR 299.95 STORES 589 LBS. OF FOOD

Porcelainized, not painted interior; won't rub off.

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**Now . . . 219<sup>88</sup>**

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- 2-speed wash and spin plus 3 cycles for all fabrics
- 10-lb. capacity—enough room for largest loads.
- Has water-level control.
- Wash-free temperatures.
- Porcelainized top, tub, lid; out-of-the-way lint filter.

Price Includes Delivery and Normal Installation

**1-YEAR GUARANTEE**  
Free replacement of any parts which prove defective within 1 year of sale. Free replacement of defective porcelain parts within 30 days of sale.

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Dry All Fabrics . . . Kenmore Electric Dryers

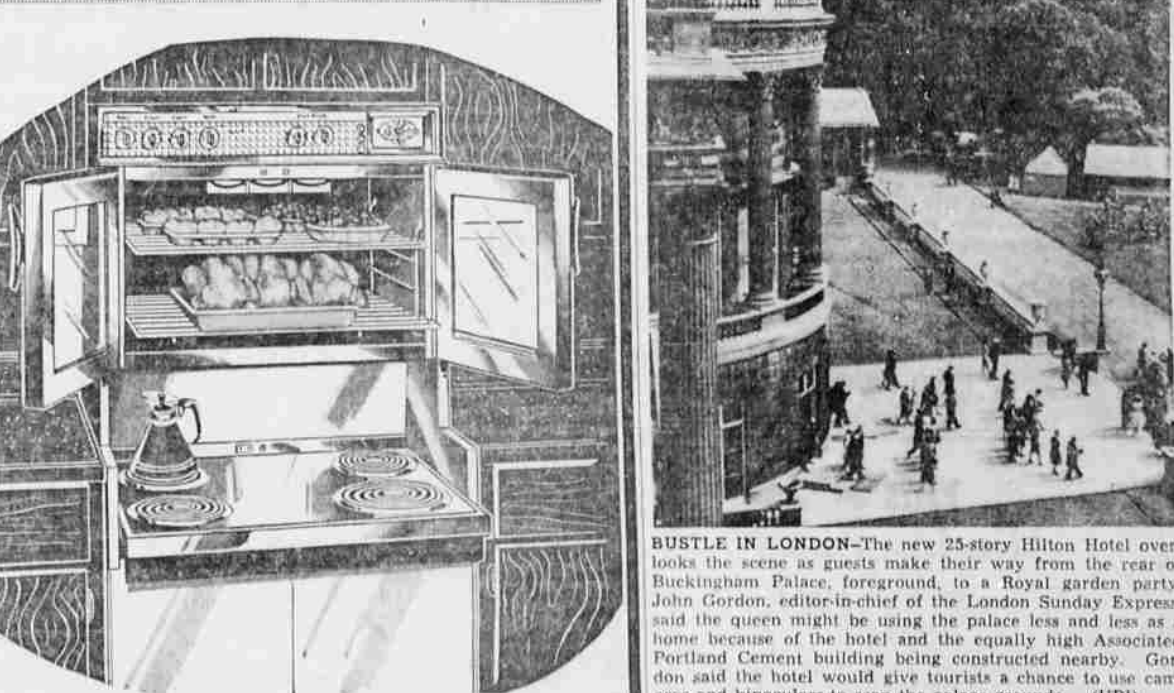
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**159<sup>88</sup>**

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- 5 heat plus "air"; 10-pound capacity.
- Handy load-a-door; safety door switch.

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## NO MONEY DOWN

**TESTIMONIAL ON BONDS—**Henry Cabot Lodge, right, former United States ambassador to the United States, and John J. McCloy, former U.S. high commissioner for Germany, are shown prior to their testimony before the House Foreign Affairs committee in Washington. Lodge told the group looking into the purchase of the United States, the failure of this country to buy the bonds would "drastically" effect the solvency and effectiveness of the U.S. (UPI)

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- Holds complete service for 9. Dishes, glasses—everything!
- No installation. Just roll to sink, snap hose onto faucet.
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**Kenmore Compact Washer**

Compact in size . . . only 24-in. wide, 25½-in. deep, 36-in. counter height with big load capacity.

Big washer features . . . easy one dial control. Safety lid switch, efficient 6-vane agitator, Rugged to Last . . . all steel cabinet with rust resistant Acrylic finish, porcelainized tub.

Reduced to **149<sup>88</sup>**

Kenmore Dryers Big 10-lb. Capacity **99<sup>88</sup>**

Has normal cycle for normal loads. "Air" cycle for fluffing clothes or pillows. Timer for all-fabric drying. Rear-mounted lint screen. Has safety switch, acrylic cabinet finish, more!

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**Kenmore Compact Washer 52-Gallon Glass-Lined Honor-bilt**

Reduced to **149<sup>88</sup>**

Kenmore Dryers Big 10-lb. Capacity **99<sup>88</sup>**

Has normal cycle for normal loads. "Air" cycle for fluffing clothes or pillows. Timer for all-fabric drying. Rear-mounted lint screen. Has safety switch, acrylic cabinet finish, more!

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**COUNCIL APPOINTMENT**  
Geneva, Switzerland (AP)—Rev. T. Switzer Verbeke, 39, a priest of the Syrian Orthodox church of Malabar, India, and former private secretary to Emperor Haile Selassie of Ethiopia, has been named associate general secretary of the World Council of Churches. He will be director of the