

Salem Scene

by Robert H. Elmer

Consumer Protection Bills Introduced

Several consumer-protection bills have been dropped into the 1963 legislative hopper. One calls for the licensing of telephone solicitors. Another would prevent turning-back mileage indicator speedometers. Still another calls for large one-inch letters on bread packages, to indicate the weight of the loaf.

Most prominent of these, perhaps, is a proposal by Sen. Don S. Willner (D-Multnomah County) and 18 other legislators which would require retail merchants who offers credit to disclose the annual rate of interest charged, and to provide the buyer with a copy of the contract.

Sen. Willner told us the bill (S. B. 179) does not intend to tell the merchant "how much interest" he may charge. "It merely requires that the purchaser be told the true annual interest rate he is paying," he said. "Some Oregonians get in serious trouble by using too much credit without being aware of its cost."

"I feel this is a fairly simple bill," he added, "which would require a standardized statement showing rates of interest paid on retail installment purchases."

"When a consumer protection bill is introduced," Willner offered, "the question is always asked whether it is needed. I hope that Oregonians who have purchased goods on the installment plan without knowing the true interest charge will write me and let me know whether they think a law of this type is needed in our state."

Sen. Willner believes a disclosure bill will serve a genuine public service. He feels the "consumers are frequently an unrepresented group at the legislature."

We wanted to get the retailers' opinion of this proposed legislation, so we sought out George Wollenberg, chairman of the Oregon Retail Council, a statewide association of retail merchants.

While pointing out that merchants generally agree with a full-disclosure principle, Wollenberg protested strongly that the requirement to disclose "annual rates of interest" would result in more—ont less—consumer confusion.

"Interest and percentages, themselves, are confusing," Wollenberg explained. "People don't think in terms of interest, but in terms of dollars and cents. They are paid in dollars, they make their purchases in dollars, and they better understand dollars."

"It isn't always possible to

determine actual interest rates particularly if it has to be quoted in 'per annum' terms," Wollenberg said. He dramatized this with the following example:

"A man buys a \$20 auto battery on credit. He agrees to pay \$22 in four bi-weekly installments of \$5 each, followed by one final payment of \$2. How much was his interest rate?"

"This is seemingly simple problem," Wollenberg said, "was asked of several persons and experts. Here are the results:

"A U. S. Senator came up with three different answers—34%, 101% and 104%."

"The Library of Congress spent an hour figuring it and said the rate was 129.5%."

"A PhD in economics couldn't solve it."

"A college professor took 30 minutes and decided it was 118.9%."

"An insurance expert said the answer should be 125.33%."

"A statistical expert for a finance company said it could not be figured closer than from 119% to 130%."

"And the trust officer of a bank, figuring it on their 'discounted, instead of 'simple,' interest system determined the answer was 74%."

"The problem is not yet solved," Wollenberg added.

Getting back to his feelings on the interest disclosure bill, Wollenberg suggests that it would be much simpler and easier for the buyer to understand—and the retailer to calculate—if the disclosure were made in dollars and cents.

"What the customer is really paying is not entirely 'interest' anyway," he said. "It's the difference between interest and the time-price differential, or the cost of servicing the credit account."

He explained that many retail credit departments lose money, because of such expenses as collections, postage, maintenance of extensive records and ledgers, plus the accompanying additional pay-rolls.

He said the proposed consumer protection bill might even be "superfluous," since he is "not aware" of any Oregon retailers offering credit who refuse to notify the customer of what installment buying will cost him.

But if the lawmakers do give serious consideration to the bill, Wollenberg hopes they will understand that "a requirement to disclose credit costs in ain dollars and cents is far more practical than one requiring disclosures in terms of annual interest rates."

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Respect for Law Makes Democracy Live

TITLE PROTECTION

One of the things the law does is to set up ways to prevent property disputes by keeping good records.

In the old days of small communities, land holdings passed from one generation to the next without lawsuits. Few questioned a land title which came down through a long line of ancestors.

As cities grew, land became broken up and fell into strangers' hands. They lacked family backgrounds or unbroken records of occupancy. Hence "title searches."

Title searches go from seller to buyer back through the long chain of titles, finally to the United States. In going back, the searcher looks to deeds and other public records for all restrictions, easements, and interests anyone may claim in your land.

The county recorder keeps a record of land titles. By going through his indexes you may search a title, but title companies make "abstracts" of their searches and keep them at hand on cards. They need not trace each title each time. They can work fast from their own records accumulated over the years.

The title company insures

Note: Oregon lawyers offer this column as a public service. No person should apply or interpret any law without the aid of an attorney, who is completely advised of the facts involved. Even a slight variance in facts may change the application of the law.

what they claim to check. But such searches may not turn up unrecorded liens, surveys, or the unrecorded rights of parties. The buyer should check these out himself from the seller, the tenants, or the neighbors.

Imperfect titles turn up now and then: Sometimes to clear up flaws, one needs to go to court, naming parties and giving public notice of his action for anybody else who might have a claim to come in to assert it.

Once filed, some claims are good on any property of an owner. Such things as judgment liens and tax claims apply against owners as such, and not his land alone.

Even though recorded, a forged document such as a deed, or "agents without power," or deeds made by an incompetent person are not valid.



In transferring property you might well have a lawyer check your papers before you sign them.

Lyons Extension Unit Holds February Meeting Thursday

LYONS—The Lyons Extension Unit held their February meeting Thursday in the Basement of the Methodist Church beginning at 10:30 a. m. A sack lunch was enjoyed at the noon hour. During the business meeting a discussion was held on program planning with Eleanor LaMunyon in charge. Topics were Foods, redecorating home, budget buying and refinishing furniture. Plans were also discussed for the Spring Festival which will be held April 4, in the Methodist Church in Albany. The next meeting March 19 will be held at Riverview near Scio beginning at 10:30 with a pot luck dinner at the noon hour. Subject of the day will be "Choosing Becoming Clothes", with Belva Covey, Linn County Extension Agent to give the demonstration. Subject of Thursday meeting was Social Security with a general discussion held with Laura Neal in charge replacing Mrs. Elmer Limbeck and Mrs. Ed James who were unable to attend. Present for the meeting were Mmes. Arthur Olmstead, Eldon Gilson, Roy Lambert, Gene Pennington, Charles Cruson, Lewis Dougall, Floyd Bassett, Lester LaMunyon, Mrs. Sadie Reynolds and Mrs. Laura Neal.

GATES

By Marion Stovall

Mr. and Mrs. Earl Loucks and Daisy Geddes attended the Linn County Historical Society meeting in Sweethome Sunday.

Mr. and Mrs. Clare Rush enjoyed a Sunday drive over the Santiam Pass. They reported that there was very little snow and the roads were clear.

Mr. and Mrs. Joe Bowes and Mr. and Mrs. Clyde Oliver were in Portland Friday to attend the funeral of Charles McKee. He was a former resident of this area.

Mr. and Mrs. James K. Keefe and family of Port Orchard, Wash., were Sunday visitors at the home of Mr. and Mrs. Jerry Rosamond.

Mrs. Charles Schobert of Portland is visiting at the home of her daughter, Mrs. Joe Bowes.

Mrs. H. N. Wilson visited Mrs. Martha Bowes at the Marian Home in Sublimity last Saturday. Mrs. Bowes will celebrate her 94th birthday February 27.

Mrs. Bill Bickett's sister, Mrs. E. A. Newsome, who has been staying with the Bicketts since their mother's injury, returned to her home in Wilmington, Calif. Saturday. Mr. Newsome returned to California the week before. Miss Phyllis Bickett of Salem spent the weekend at the home of her parents, Mr. and Mrs. Bill Bickett.

Mr. and Mrs. Glenn Hennes

drove to Beaverton Sunday where they visited their son and daughter-in-law, Mr. and Mrs. Earl Hennes and family. They also visited Mr. Hennes' uncle and aunt, Mr. and Mrs. Lincoln Hennes, at the Northwest Christian Home in Beaverton.

Mrs. Vic Herron was a weekend visitor at the home of her daughter, Leatta McCall, in Salem.

The Gates Women's club will meet Thursday (today) at the Clubhouse.

Sunday visitors at the home of Mr. and Mrs. H. N. Wilson were Mr. and Mrs. Fred Jacob of Gladstone. Mrs. Jacob was an elementary teacher at Gates some years ago.

The Gates Community church young people's group attended a Singspiration at the Church of Christ in Sweet Home Saturday evening. A guest speaker from the Northwest Christian College in Eugene addressed the group of over 100 people from various communities in the area. Refreshments were served following the meeting. Mr. and Mrs. Bob Alliston and Mike Wilson drove Mike and Chuck Swaim, Ellen Rust, Kandee Hennes, Rhonda McWhirk and David and Nellie Wilson to the special service.

Mr. and Mrs. Bob Skippen of Eugene were Sunday visitors at the home of Mr. and Mrs. George Stovall. Larry Lundin, who had been a weekend guest of the Stovall's, returned to

Eugene with the Skippens Sunday evening.

Mr. and Mrs. George Stovall, Miss Barbetta Krogman and Larry Lundin of Eugene enjoyed dinner out in Salem Friday evening.

Mr. and Mrs. L. F. Allen visited relatives and friends in Portland and Molalla last weekend.

Miss Janice Novak of Salem and her fiance, Jamie Baughman, were visitors at the home of her parents, Mr. and Mrs. Frank Novak. Jamie, who is in the Army, is on a 15-day leave. He had been stationed in Korea, and will report to Fort Carson, Colo., after his leave is over.

Mrs. Marla Blalock is having a jewelry fashion show at the home of her mother, Mrs. Margaret McWhirk, Saturday, February 23 at 2 p. m. and is extending an invitation to everyone who would like to attend.

The Santiam Canyon Home Extension Unit will meet Thursday, February 28 at the clubhouse at 10 a. m. Following the potluck luncheon at noon, the county home extension agent will present the lesson, "New Directions in Color Decorating." Anyone interested is invited to attend the meeting.

Saturday evening, the Gates Volunteer Fire Dept. members hosted their annual Sweetheart's dance, honoring their wives. A buffet dinner was served to 36 guests who enjoyed the dinner, conversation and dancing to records.

Lyons Garden Club Has February Meet.

LYONS—The February meeting of the Lyons Garden Club was held in the fire place room of the Methodist Church Wednesday afternoon with Mrs. Floyd Bassett and Mrs. Clyde Bressler as hostess. Dainty refreshments were served preceding the meeting carrying out the Valentine motif with the table and room decorated for the occasion. Each member answered to roll call by telling things that need to be done now in the garden. A general discussion was held on the care and transplanting of rhododendrons. Also the Neal Park was discussed in a way that the club might be of some benefit later. Games were played and winning prizes were Mrs. Alex Bodeker, Mrs. Ralph Downer and Mrs. Orville Downing. Attending were Mmes. Earl Cotton, Glenn Julian, Otto Weidman, John Lengacher, David Danilison, Ralph Downer, Earl Allen, Charles Cruson, Alex Bodeker, Warren Edwards, Harley Scott, Orville Downing, Chester Robinson, Mrs. Pearl Hudson, Mrs. Laura Neal, Mrs. Alice Huber, Mrs. Donna Assmussen and the hostesses Mrs. Bassett and Mrs. Bressler.

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