

Herald and News

Editorial Page

Boon Or Burden?

We Americans are loading ourselves with such an ever-increasing mountain of personal debt that the question must be whether we can ever get out from under. Some specialists in consumer finance are saying they don't think so.

In World War II, with installment buying under government limit, the total of all consumer credit sank to \$4.4 billion at one point. From that low, it has generally surged upward to a present fantastic \$56 billion. Its biggest single leap, \$7 billion, came in 1955, remembered as an extremely prosperous year.

This burden, of course, takes no account of home mortgage debt. Leaving out farms, the mortgage total on family properties in late 1960 had reached \$139 billion. In 1945, the last big war year, it was only \$18.6 billion.

It isn't enough to say that all this is perfectly natural because the population has shot up 30 to 40 million since the war. Nor can it be shrugged off by declaring that the dollar has been losing value throughout this span.

The fact is that when figured in constant dollar terms, consumer spending has had an annual average increase of 3.5 per cent since 1947. In that same period the annual average population gain has been 1.7 per cent.

We're piling up the credit load especially heavily for automobiles. At the end of 1960 the installment burden in this field totaled \$18

billion, four times the sum of all consumer credit in the depth of war. In the decade of the 1950s, according to Federal Reserve Board figures, we borrowed \$135 billion altogether for the purchase of new and used cars.

As the burden mounts, we buyers try to stretch it out. The average car loan now runs more than 30 months, and many go 36. But before that deadline is reached, your car may need costly major repairs and your dealer is suggesting a new one.

Television sets, washing machines and other appliances may serve a little longer, but repair and replacement inevitably become factors.

Even the partially unemployed don't escape. Though they try to reduce their installment burdens, figures show that in the end they still lay out about the same proportion of their aggregate income—8 per cent—on credit buying, as do the fully employed.

Some Detroit officials think of car buyers as permanently in hock. The supporting evidence seems fairly substantial.

Every individual consumer, and every specialist concerned with the health of the economy, should perhaps be at least faintly troubled at the growing mountain.

We have borrowed our way into a very nice standard of living. Let's hope we're not borrowing a real economic cave-in at some distant date.

School Aid Battle Looms

Full "states rights" are provided for in the special message and proposed legislation on federal aid to public grade school and high school education which President Kennedy has sent to Congress.

The hope is that this will remove all objections by people who think the federal government is trying to take control over education away from the states.

If legislation is approved, checks would be sent directly to the states to do with as they please for either construction of schools, payment of teachers' salaries, or both.

There will be a certain amount of bird-dogging by the government to keep the states honest, says Secretary of Health, Education and Welfare Abraham A. Ribicoff.

He says he thinks there is little chance that federal aid to education will develop into another highway fund scandal.

He believes state education officials and school boards are honest fellows who will use the money for purposes intended.

But it's a tempting lot of jack—\$666 million the first year, \$766 million the second, \$866 million the third. The total is \$3.3 billion just for classrooms and teachers.

No matching funds will be required from the states for new expenditures. This was a feature of the bills passed by both Senate and House last Congress, effective after the first year.

Lack of such a provision is one of the main objections to the new Kennedy proposals. This opposition is increased by the fact that the program offers the states such a tempting dish of government gravy for state officials to spot their vests with.

On a grant per pupil in attendance in public primary and secondary schools, the South would be greatest beneficiary. Arkansas would get the most, \$28.18 for each enrolled pupil per year, as compared to \$15 per pupil in nine of the richest northern and western states. The national average would be

\$19.75. The basis for allocation of aid is need, and inability of the poorer states to pay their own way.

The practical effect is political—to win support from Southern congressmen. If they don't vote for it, it's dead.

The present outlook is that the bill will have no trouble in the Senate, but it will be close in the House. It will be tougher going because there are 22 more Republican representatives this year. Most are likely to oppose the Kennedy program.

To be perfectly blunt about it, the opposition this year, as last, will be based not on educational theory or political science, but on racial and religious grounds.

Kennedy proposes federal grants to public schools only. This is in keeping with his campaign statements that the issue of separation of church and state was settled by the founding fathers in the U.S. Constitution, and that's that.

Many Catholics now contend, however, that if the issue of federal aid for parochial schools were brought before the U.S. Supreme Court today, the decision would favor such support.

On this and other bases, some Catholic leaders want federal aid to church schools included in new aid to education legislation. No one can predict the outcome on this.

On the question of denying federal aid to school districts not in compliance with court orders to integrate—Rep. Adam Clayton Powell's amendment—Kennedy is in effect taking the same position Eisenhower did.

This is that segregation in public schools is a separate civil rights issue which should not be solved by enforcement clubs in legislation to aid education. In other words, the proposed bill would permit federal aid to segregated schools.

Extreme liberals don't like this a little bit. The fight will be on this line. Nobody can predict how this battle will come out, either.



Allies Fight Soviet Talk On Germany



EDSON IN WASHINGTON Federal-State Plans Call For Cooperation

Richard O'Regan, chief of The Associated Press bureau in Germany, has closely followed Soviet cold war strategy along the Iron Curtain border from vantage points in Germany and Austria since 1945. Here he discloses a new technique the Soviets are using—with the same old aim.

By RICHARD O'REGAN BONN, Germany (AP)—Soviet representatives in West Germany are using new techniques in sowing distrust and fear between the Bonn government and its NATO allies.

One Western diplomat describes the Soviet "sugar and sweet" campaign as "childishly crude." But it seems to be having some effect on some Germans.

Here's how the Soviets are operating: First, they tell Americans, British and French that the great powers should work together on peaceful projects and not let the Germans stand between them.

The aim apparently is to raise German fears that the West may eventually sacrifice Germany for the sake of long-term peace.

Next, these same Soviets are being especially polite to the Germans after branding them "war criminals" just a short while ago. They are also laying off their bitter attacks of recent years on Chancellor Konrad Adenauer.

This appears designed to make the West feel that German leaders are flirting with the Soviet Union and cannot be trusted.

Western correspondents in Bonn first noticed the new campaign when they got unusual invitations to parties, movies and chess games at the Soviet Embassy and in Soviet officials' homes.

Just Friday night the Soviet military mission in Frankfurt invited far more than the usual number of Western diplomats, civilians and military men to a Fed army day party.

The need for Soviet-Western cooperation is the first theme expounded by unusually talkative Soviets at these parties. The second theme is that Germans and the problem of divided Germany stand in the way of such cooperation.

"You don't need the Germans when we can be friends," the Soviets argue, suggesting that the old wartime alliance should be revived.

At the same time, the Soviets are trying to make it appear to the West that the Germans may make private deals with the Kremlin.

Soviet trade representatives have become extremely active in trying to induce West German industry to trade with the Communist East European bloc. Unconfirmed reports are that some top West German army officers have been invited to the Soviet Union.

On the diplomatic front, reports have spread that Soviet Ambassador Andrei Smirnov has offered Adenauer a new deal that would make it unnecessary for West Germany to pay millions to the United States in helping stop America's gold outflow.

Remarkable one western diplomat: "The Russian campaign uses President Kennedy's desire to find peaceful fields of cooperation actually to stir up suspicion and lack of confidence among the allies here in Germany."

By PETER EDSON WASHINGTON (NEA) — Entirely new relationships between federal and state governments may have to be worked out if the Kennedy administration program is to be made effective.

Labor Secretary Arthur Goldberg made a start in this direction in his one day meeting here with state labor commissioners.

Department of Labor experts spelled out the Kennedy programs on aiding depressed areas, increasing the minimum wage, extending unemployment insurance benefits and coverage.

The 40 state labor officials were then given a chance to ask questions and raise objections to provisions in the Kennedy proposals as they would affect state legislation already in force in these three fields.

Goldberg makes clear it is not his desire to "federalize" all labor legislation and regulation. He admits this can't be done because the country is too big, too varied and too complex. What he is after is better communication and better coordination between state and federal governments on their mutual problems.

Goldberg carries this one step further with his proposal that state governments should set up their own advisory committees on labor-management policy. They would match the 21-member group named by Kennedy to advance collective bargaining, raise living standards, increase productivity.

Labor is only one field, however, where greater cooperation between state and federal governments can be useful.

It is essential in any federal aid to education which Congress may approve. It is essential in social security extension—particularly in providing medical care of the aged.

Cooperation is also essential for new housing and slum clearance programs, expedited highway construction, reclamation, post office building and other public works proposed by the Kennedy administration to give business a shot in the arm.

The 50 states, District of Columbia, Puerto Rico and the territories each have different problems in each of these fields. The degree to which they can cooperate is a test of the American government as a federation of states.

If it can't be made to work effectively, the alternatives are to have the federal government run everything or to have the federal government run nothing, with the states cutting each others' throats in unrestrained competition.

This is no new U.S. problem. It is as old as the Whiskey Rebellion. And in recent years various Washington administrations have tried various formulas to work it out.

The F.D.R. formula was to coerce the states to comply with federal policies. The Dwight D. Eisenhower formula was to have the states take voluntary action to bring their activities into line with federal standards.

Eisenhower had a commission on intergovernmental relations working for three years under chairmanship of the late Meyer Kestbaum. It brought forth a number of printed reports which make a stack of books six inches high. But they accomplished prac-

tically nothing. One of Eisenhower's last recommendations to Congress was that the states be forced to pay a larger share of flood control and disaster relief costs. He made that proposal many times. It never got any place.

The states don't want it that way. Their idea of a fair distribution of federal-state responsibility is exemplified in the highway program. It is 55 per cent paid for by the federal government, 5 per cent by the states. This is one of the principal reasons there has been so much corruption in it.

The states have their point of view on this in that they don't want the federal government to get too powerful.

But when many state governments, as of today, can't—or won't—raise their own taxes to build their own schools, pave their own highways, take care of their own unemployed, aged or needy citizens, the only alternative is for the federal government to raise its taxes to do the job, or let the country go to pot.

This the Kennedy administration is apparently unwilling to do. Better federal-state cooperation provides one way out.



THE DOCTOR SAYS... Food Habits Often Change In Nation

By HAROLD T. HYMAN, M.D. Written for Newspaper Enterprise Assn.

We're certainly a nation of food faddists. Not so long ago, red meat was in disfavor because it was alleged to raise blood pressure and contribute to arterial hardening. Then mixed meals were opposed. We were told to eat our protein food at one sitting and our starches at another.

Next came a big hygiene boom because, unlike our table sugar, it was a "natural product." Soon, salt was replaced on our tables with substitutes. And now, we're to give up butter, cream, bacon and eggs and replace them with synthetics. And not much of those.

Meanwhile the sale of "health foods" and vitamin-mineral supplements goes on apace. It's soured milks for "auto intoxication"; wheat germ oil for fertility, and, most recently, a mayonnaise dressing that can also be rubbed on the face to improve the complexion and remove wrinkles!

There is at least one basic fact that gets no consideration in all of this metabolic hocus-pocus. That is the fundamental observation that each substance we eat and digest has first to be broken down in our bodies to what chemists call the "building blocks."

From these relatively simple "blocks," the many factories in these wonderful bodies of ours then construct the substances we require.

Just as pigs manufacture bacon fat from swill, and cows produce milk from grain and hay, and sturgeon yield caviar from whatever it is that fish dine on, so do we construct whatever it is we particularly need at the particular moment.

And the wonder of it all is that



At a meeting of interested persons discussing the problem of juvenile delinquency, it was quite generally agreed that most young offenders come from broken homes, unhappy environment, and just general parental neglect. It was almost unanimously agreed that the whole problem could be licked by parents if they would take more interest in what their boys and girls were doing.

This whole so-called juvenile delinquency matter can be looked at in a different light, too. For instance, we could say that for every "bad" youngster there are 20 or more who never get into trouble at all.

It has often occurred to this writer that equally as bad as parental neglect is too-harsh discipline. There is a question as to the merits of corporal punishment (although I am one who favors it). Our recent discussion sent me to the files for one of the most remarkable pieces of literature I have seen in this respect. Perhaps some of you have read it. It's titled "Father Forgets," and originally appeared as an editorial in People's Home Journal.

"Listen, son: I am saying this as you lie asleep, one little paw crumpled under your cheek and the blond curls stickily wet on your damp forehead. I have stolen into your room alone. Just a few minutes ago as I sat reading my paper in the library, a stifling wave of remorse swept over me. Guiltily, I came to your bedside.

"These are the things I was thinking, son: I had been cross to you as you were dressing for school because you gave your face merely a dab with the towel. I took you to task for not cleaning your shoes. I called out angrily when you threw some of your things on the floor.

"At breakfast I found fault too. You spilled things. You gulped down food. You put your elbows on the table. You spread butter too thick on your bread. As you started off to play and I made for my train, you turned and waved a hand and called, 'Good-bye, Daddy' and I frowned and said in reply 'Hold your shoulders back.'

"Then it began all over again in the late afternoon. As I came up the street, I spied you, down on your knees, playing marbles. There were holes in your stockings. I humiliated you before your friends by marching you ahead of me to the house. Stockings were expensive—and if you had to buy them, you would be more careful! Imagine that, son, from a father!

"Do you remember, later, when I was reading in the library, how you came in timidly, with a hurt look in your eyes? When I

glanced up over my paper, impatient at the interruption, you hesitated at the door. 'What is it you want?' I snapped.

"You said nothing but ran across in one tempestuous plunge, and threw your arms around my neck and kissed me, and your small arms tightened with an affection that God has set blooming in your heart and which even neglect could not wither. And then you were gone, pattering up the stairs.

"Well, son, it was shortly afterward that my paper slipped from my hands and a terrible sickening fear came over me. What has habit been doing to me? The habit of finding fault, of reprimanding—this was my reward to you for being a boy. It was not that I did not love you; it was that I expected too much of you. It was measuring you by a yardstick of my own years.

"And there was so much that was good and fine and true in your character. The little heart of you was as big as the dawn itself over the wide hills. This was shown by your spontaneous impulse to rush in and kiss me goodnight. Nothing else matters to me, son. I have come to your room in the darkness, and I have knelt here ashamed!

"It is feeble atonement; I know you would not understand these things if I told them to you in your waking hours. But tomorrow I will be a real daddy. I will hum with you, and suffer when you suffer and laugh when you laugh. I will bite my tongue when impatient words come. I will keep saying as if it were a ritual: 'He is nothing but a boy—a little boy!'

"I am afraid I have visualized you as a man. Yet as I see you now, son, crumpled and weary in your cot, I see that you are still a baby. Yesterday you were in your mother's arms, your head on her shoulders. I have asked too much!"

Is there a father who can wholly and honestly absolve himself from the accusation outlined here? I think not. We moan and cry about youth going to hell, and it is us fathers who stupidly believe we are too busy to take part in their activities who are helping them on the way.

A soldier in the South Pacific who had been overseas for 14 months received a letter from his wife telling about a prayer their little 4-year-old daughter made: "Dear Lord," the child began, "please send me a little baby brother, so we will have something to surprise daddy with when he comes home."

Fat Man's Lament: When they gave out brains, I thought they said trains, and missed mine! When they gave out looks, I thought they said books and didn't want any. When they gave out noses, I thought they said roses and ordered a big red one. When they gave out legs, I thought they said legs and ordered two fat ones. When they gave out ears, I thought they said beers, and I ordered two long ones. When they gave out chins, I thought they said gins, and ordered a double one. Boy, am I a mess!

THEY SAY...

Although we have a far higher proportion of young people in college than any other nation, for a high proportion of these a liberal education seems to end on commencement day. Starry-eyed undergraduates turn into glass-eyed alumni and alumnae who, if they read anything, read best-sellers and magazines.

—Dr. J. N. Douglas Bush, Professor of English at Harvard.

What is good enough for doctors, teachers, bankers and government employees should be good enough for us.

—Rev. Lewis Roberts of Sussex, England, calling on clergymen to form a trade union.

I believe President Kennedy will become the most prayed-for man in the world.

—Evangelist Billy Graham.

If an all-out nuclear war should be fought in, say, 1970, the survivors would emerge from their shelters to find themselves on an alien planet almost as inhospitable as the moon or perhaps even more inimical to life than Mars.

—Scientist Dandridge M. Cole, recommending permanent underground colonies as the "ultimate" form of human society.

BARBS

If you have any idea you can take it with you, start working on your income tax.

Hitchhiking is banned in numerous places, but the girls still do a lot of finger waving.

Now don't you wish you had the money you saved on heating gas or oil during last summer?

When your buy-word is cash, you run into a lot less trouble.

QUESTIONS AND ANSWERS

Q—Are tsetse flies found in countries other than Africa? A—No.

Q—How many bombers participated in Doolittle's air raid over Japan in April, 1942? A—Sixteen.

Oil Driller

- ACROSS 1,6 Early oil driller, Col. 11 Small space 12 Dispatched at second time 13 Hurdie 15 Mortises 16 East (Fr.) 17 Compositor (coll.) 18 Polynesian herb 20 Erect 22 Biblical pronoun 23 Mister (Ger.) 24 Slide 26 Juvenal's forte 29 Mower's truck 31 Slight bow 32 High note in Guido's scale 33 Scatter, as hay 34 Unkeeled 37 Whys of milk 40 Communists 41 Measure of area 43 Frets pertinaciously 45 GI's address 48 Withered 49 Cry (Fr.) 49 He was a railroad conductor 51 A Connecticut hired him to find oil 54 Plays host to 55 Roman urban officials 56 Appointment 57 Bounding gait DOWN 1 Expunges 2 Pertaining to the teeth

Answer to Previous Puzzle

Word puzzle grid with answers: BESS, ABEL, PAT, DANIEL, LAVA, NED, DANIEL, LAVA, NED, ENDOR, TEEBLES, TOP, MALE, GAT, FRIED, COLE, LIES, ORATED, INNATE, RETIRE, LETTER, CLEO, STEW, BOO, CONGO, DEFEAT, ALLI, REGRESSION, NIT, OVAL, BRLE, TOY, NITP, OBBE, 30 Burmese wood 40 Log float 42 Insurgent 44 Knights 46 Hardens 47 Formerly 50 Month 52 Bustle 53 Clamp

Word puzzle grid with numbers 1-57 indicating starting positions for the crossword puzzle.