

Bank Suspend Foreclosure On Farm Property

Bank of America to Withhold Proceedings Pending Relief

Suspension of mortgage foreclosures on farm property of every character throughout California was announced today by Bank of America.

Will F. Morrish, president, explained that the move was made in order to offer temporary relief to the farmer until legislation offering permanent relief becomes operative.

"President Roosevelt has requested that farm mortgage creditors refrain from bringing foreclosure proceedings until the farm mortgage bill becomes operative," said Mr. Morrish. "The Bank of America is meeting the request of the President, and is going even farther in suspending foreclosure proceedings on all classes of real estate where the borrower is evidencing his good faith in attempting to work out his problem."

"The decision to withhold foreclosure proceedings during the present period of stress was reached not only through desire to conform to the President's program, but because of the conviction on the part of the bank's executive officers that the present upward in commodity prices will solve for many farmers the pressing problem of meeting their debt obligations."

"It has been estimated that recent advances in commodity prices add \$15,000,000 to the value of the unsold portions of the 1932 crops in California. Should present prices hold, and there is evidence that they may do better than that, California farmers would profit another \$75,000,000 to \$100,000,000 on 1933 crops over 1932 values."

"With improved prices for farm products in view, and with federal plans for refinancing farm mortgages pending, our institution is devoting its efforts to seeing the farmer through his immediate difficulties."

Mr. Morrish explained that the ruling of the bank in regard to mortgages goes farther in extending relief to the farmer than any legislation so far enacted.

Autos Must Carry Reflectors

SALT LAKE CITY, Utah (U.P.)—Helpful to the makers of automobile equipment was the last Utah legislature. A new law provides that cars must carry rear end reflectors visible under an automobile headlight for 200 feet. The reflector is in addition to the customary tail light.

Notes From Washington

By Charles J. Colden
Congressman, 17th District

The old Democratic war horse, John W. Davis, who is the attorney for J. P. Morgan and friends at the hearing before the banking and currency committee of the Senate, had to take a sound legal licking. Davis is one of the aristocratic members of our party of hickory shirts and has a hay stack of prestige and precedent to sustain him. He is one of the high-priced and one of the ablest attorneys in America.

The joke on Davis and Morgan is that this Italian-American boy from Sicily, Ferdinand Pecora, who is receiving the



small salary of \$225 per month, put the entire Morgan and Davis crowd on the hot spot and nearly upset the entire Senate. Pecora tore into the Morgan crowd so fast and furious that Senator Glass of Virginia was so much worried that he tried to halt this young legal Mussolini before he wrecked Wall Street. Pecora brought forth the startling news that Morgan has not paid income taxes for '31 and '32 in America, but has been shelling out to the English government.

This hearing is one of the big political sensations in Washington and has aroused much criticism of the income tax law. The House immediately tacked on an amendment to the recovery bill, providing for employment, to stop the leak on income taxes by the Morgan crowd. It will undoubtedly lead to a more rigid taxation of the big shots of Wall Street and a little more consideration for the citizens out in the small towns who do business on Main street.

More power to Pecora. He ought to be in the department of justice or the United States Senate.

The House and Senate both have passed banking bills providing for the guarantee of bank deposits. The House has passed the Steagall bill and the Senate has passed the Glass bill. The House bill is considered as more favorable to the depositors and more rigid to the bankers than the Glass bill. Undoubtedly the bill that will pass will be a compromise between the two.

I have been very much impressed during my stay in Washington with the fact that government is a compromise. A bill (the President's bill) excepted rarely ever passes through the House as introduced by the author. Some other member always injects himself with an amendment or mo-

tions to strike out or to amend. When the bill reaches the Senate it goes through the same process. The result is, almost without exception, that the House and Senate each appoint a committee of conference and this committee strives to reach an agreement. In nearly every instance the House concedes some points and the Senate accedes to the House on others, and a final agreement is reached. Then both bills are reported back to the respective bodies and finally approved. So from beginning to end many provisions of the bill have been reached by compromise.

One of the most interesting speeches made on the insurance of bank deposits was made by one of the leading Republican members, Mr. Luce of Massachusetts. He is very conservative but he supported the insurance of deposits on the theory that we have insurance against fire, tornadoes, earthquakes, accident, death, and compensation in many other fields. That insurance had become an established factor in our lives. That he saw no good reason why a man should not be able to have insurance on his deposits in his bank as well as upon his life, his home, his furniture, his automobile and many other articles.

The recovery act is undoubtedly one of the most important measures that has ever been discussed by the American Congress. It provides for startling changes in the policies of government and embarks the government into business as never before. It permits the fixing of prices. It is supplementary to the agriculture bill that permits fixing of farm prices. Now the recovery bill not only fixes the prices of products of factories, mines, lumber camps, but it also has the power to fix the scale of wages and the hours of employment. Never before has government entered into the relations of capital and labor to the extent to which this bill provides. It is a stupendous undertaking. If the benefits of this measure are realized, no doubt the government

will remain as an arbiter of prices, wages and the hours of labor. No one can foresee what the final effect of this measure will be.

Some of the ablest speeches to which I have ever listened were made on the constitutional phase of this measure. Beck, a staunch Republican of Pennsylvania, a brilliant attorney and a former solicitor-general under the Harding administration, made one of the supreme efforts of his life in his attack upon this bill because, in his opinion, it is a violation of the constitution. Judge Cox of Georgia, one of the old-school Democrats and an advocate of individualism, attacked the bill on the same grounds. He, too, is fearful that this bill goes far afield and violates the constitutional protection of the citizens.

I enjoyed these discussions but my impression of this attitude of thought is that while these speeches were brilliant, they are academic. These orators discussed an abstract question. The purposes of the recovery bill are to meet a great emergency; to relieve unemployment; to provide wages and labor, food and clothes for mothers and children. It is a question of humanity on one side and theories on the other. Perhaps the recovery bill does violate some provisions of the constitution. One of the fundamental provisions of the constitution is to promote the general welfare of our people and the great purpose of the Recovery bill is to save this purpose for which the constitution was adopted. Anyway, in spite of all the able speeches made against it, the bill was passed in the House by the remarkable vote of 324 to 76. That was an overwhelming victory.

Our rivers and harbor committee is now meeting in the new committee room in the new House office building. I never expected to sit on a throne, but I am nearly doing so at the recent committee meetings. The new office building is the last word in luxurious offices. This committee room is large and commodious. In the center it has a beautiful chandelier with 24 lights. The members of the committee have a raised desk which seats 25 and is shaped into a half-circle. Our desk is made of beautiful walnut. As we sit there arrayed with all the dignity of a supreme court, the common beggars for river and harbor improvements must stand in the well in the circle and address us. Well, if I return home a little bit puffed-up it is because I get that feeling sitting in a leather chair looking over this luxurious walnut desk at the able attorneys and the representatives of big business and men of political importance that look up to us and try to talk us into approving projects that cost Uncle Sam millions of dollars. I try to be a

good listener but when it comes to voting I still retain some of my Scotch instincts.

One of the prominent senators was twitted the other evening as we sat in the hotel lobby discussing the questions of the day. A member said, "Senator, I noticed that you voted against the soldiers' bonus when it was offered as an amendment to the President's inflation bill."

"Yes," the Senator replied, "there is a little story behind my vote. I have always been an advocate of the soldiers' bonus and voted for it previously; but the other day an intimate associate of the President called me on the telephone and stated that the President hoped that I would not involve his financial program by voting for the bonus amendment. Well, of course, I was in a quandary as to what to do, but after thinking over the matter, decided to go along with the President. He called this special session of Congress to inaugurate his program and the New Deal and I felt it my duty to waive my personal opinion at present and I yielded to the President's indirect request."

All of which illustrates that the President is on the job and exercises his personal efforts to keep the senators in line. He does the same with members of the House. The President not only has a big program but he is intensely in

HIGHWAY ROBBERY
R. O. Johnson, Paradise Grove, reported to Constable Charles R. Taber that three men had held him up as he was driving on Pennsylvania avenue, Lomita, Monday morning, and robbed him at the point of a gun of \$12.50. The constables are investigating.

earnest in securing the votes to its enactment into law.

Ruth Bryan Owen, the new minister to Denmark, strolled into the House for a little visit with some of her former colleagues and received an ovation. Mrs. Owen is quite popular with Congress and the members are always ready to do a little ovating when the occasion arises.

Some one inquired of a senator how he stood on the President's program and the New Deal. The senator replied that he was very much like Christopher Columbus in his discovery of America. He did not know where he was going when he started on his voyage; he did not know where he was when he got there; he did not know where he had been when he returned to his home port; and that explains the bewildered state of mind of some members of Congress. Many support the President's program, but do not know just where they are going; where they are and what the result will be when they get through. However, they are doing their level best and are happy to be doing something and on their way.

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May 29, 1933

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Henry Ford